# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

Re: Shawn C Stroop Amy R Stroop

Case No.: 1-21-00708 HWV

Chapter 13

Debtor(s)

# **NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

#### PART 1: MORTGAGE INFORMATION

Creditor Name: Freedom
Court Claim Number: 15
Last Four of Loan Number: 6276

Property Address if applicable: 15 Ballast Ln

#### **PART 2: CURE AMOUNT**

| Total cure disbursement made by the trustee: |   |          |  |  |  |  |  |  |
|--|---|----------|--|--|--|--|--|--|
| a.   | Allowed prepetition arrearages:   | \$930.96 |  |  |  |  |  |  |
| b.   | Prepetition arrearages paid by the trustee:   | \$930.96 |  |  |  |  |  |  |
| c.   | Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | \$0.00   |  |  |  |  |  |  |
| d.   | Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | \$0.00   |  |  |  |  |  |  |
| e.   | Allowed postpetition arrearage:   | \$0.00   |  |  |  |  |  |  |
| f.   | Postpetition arrearage paid by the trustee:   | \$0.00   |  |  |  |  |  |  |
| g.   | Total b, d, and f:  | \$930.96 |  |  |  |  |  |  |

#### PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

# PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 27, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos Standing Chapter 13 Trustee Suite A, 8125 Adams Drive Hummelstown, PA 17036 Phone: (717) 566-6097

Fax: (717) 566-8313

email: info@pamd13trustee.com

# UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

Re: Shawn C Stroop Amy R Stroop

Case No.: 1-21-00708 HWV

Chapter 13

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### **CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on November 27, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

#### Served Electronically

John Hyams, Esquire 2023 N 2nd St Suite 203 Harrisburg PA 17102

# **Served by First Class Mail**

Freedom Mortgage Corporation 11988 Exit 5 Parkway, Building 4 Fishers IN 46037-7939

Shawn C Stroop Amy R Stroop 15 Ballast Ln Stewartstown PA 17363

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 27, 2024 /s/ Liz Joyce

Office of the Standing Chapter 13 Trustee Jack N. Zaharopoulos Suite A, 8125 Adams Dr. Hummelstown, PA 17036

Phone: (717) 566-6097

email: info@pamd13trustee.com

# Disbursements for Claim

Case: 21-00708 **SHAWN C. STROOP** 

FREEDOM MORTGAGE CORPORATION

10500 KINCAID DRIVE **CASH PROCESSING** FISHERS, IN 46037-

Sequence: 24 Modify: Filed Date: Hold Code:

Acct No: Ballast Lane - PRE-ARREARS -

ARREARS - 15 BALLAST LANE

\$248,000.00 Amt Sched:

Debt:

\$0.00 Interest Paid: \$0.00 Accrued Int:

Amt Due: \$0.00 Paid: \$930.96 Balance Due: \$0.00

\$930.96

|                                   |                              |             |             | •       | 2414             |                     |          |            |  |  |
|-----------------------------------|------------------------------|-------------|-------------|---------|------------------|---------------------|----------|------------|--|--|
| <u>Claim</u>                      | <u>name</u>                  | <u>Type</u> | <u>Date</u> | Check # | <u>Principal</u> | Interest<br>DisbDes |          | Reconciled |  |  |
| 5210 FREEDOM MORTGAGE CORPORATION |                              |             |             |         |                  |                     |          |            |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 02/14/2024  | 2033430 | \$112.58         | \$0.00              | \$112.58 | 02/26/2024 |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 01/12/2024  | 2032518 | \$388.29         | \$0.00              | \$388.29 | 01/19/2024 |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 12/19/2023  | 2031596 | \$100.14         | \$0.00              | \$100.14 | 01/02/2024 |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 11/15/2023  | 2030653 | \$100.14         | \$0.00              | \$100.14 | 11/28/2023 |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 10/18/2023  | 2029703 | \$105.36         | \$0.00              | \$105.36 | 10/26/2023 |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 09/19/2023  | 2028705 | \$105.36         | \$0.00              | \$105.36 | 09/27/2023 |  |  |
| 521-0                             | FREEDOM MORTGAGE CORPORATION |             | 08/09/2023  | 2027693 | \$19.09          | \$0.00              | \$19.09  | 08/23/2023 |  |  |
|                                   |                              |             |             |         |                  |                     |          |            |  |  |

\$930.96 **Sub-totals:** \$0.00 \$930.96

\$930.96 \$0.00 **Grand Total:**